

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	:	
	:	Case No. 18-20766-JAD
Cheryl A. Bach	:	
f/k/a Cheryl A. Hanych	:	
Debtors	:	Chapter 13
Cheryl A. Bach	:	Related to Docket No. 27
Movant	:	Doc. # 36
vs.	:	
Bank of America N.A.	:	
Respondent	:	

**INTERIM MORTGAGE MODIFICATION ORDER**

On June 29, 2018 the above named Debtor and Respondent, Bank of America N.A. (“Creditor”) entered into a Trial Modification (“Trial Modification”), through the Court’s *Loss Mitigation Program (LMP)*, with respect to the first mortgage on the Debtor’s residence. The terms of the Trial Modification require monthly payments in the amount of \$1,416.95 (“Trial Payments”) to begin on **August 1, 2018** and to continue in that amount until **October 1, 2018** (the Trial Modification Period”). In light of the need for an immediate change in the distribution to the Creditor, the Debtor requests the Court to enter this *Interim Trial Mortgage Modification Order* until a final, permanent modification can be presented to the Court for approval.

AND NOW, this 2nd day of July, 2018, for the foregoing reasons it is hereby **ORDERED, ADJUDGED and DECREED** that:

- (1) The Chapter 13 Trustee is authorized and directed to modify the distribution to the above named Creditor for the Trial Modification Period. Each Trial Payment shall be made in the amount of \$1,416.95 for the following months: August 1, 2018, September 1, 2018 and October 1, 2018. Following the Trial Modification Period, the Chapter 13 Trustee shall continue to make distributions in the same amount as the Trial Payments until further Order of Court.
- (2) In the event a Permanent Modification is reached between the Parties, the Debtor **immediately** shall file a *Motion to Authorize the Loan Modification* in compliance with *W.PA.LBR 9020-6(d)*.
- (3) The LMP Period is extended until fourteen (14) days after the expiration of the Trial

Modification Period. If the Debtor has not filed a *Motion to Authorize the Loan Modification* within fourteen (14) days after the expiration of the Trial Modification Period, then the Debtor shall **immediately** file and serve either a *Motion to Extend the Loss Modification Period* pursuant to *W.P.A.LBR 9020-5(b)* or a *Motion to Terminate the Loss Modification Program* pursuant to *W.P.A.LBR 9020-5(c)* that sets forth the specific reasons why an agreement was not reached.

(4) Any party may seek a further hearing regarding the amendment or termination of this Order at any time during the Trial Modification Period by filing an appropriate Motion.

(5) Within three (3) day of entry of this *Order*, Debtor shall serve this *Order* electronically on the Chapter 13 Trustee at the following email address: [LMP@chapter13trusteewdpa.com](mailto:LMP@chapter13trusteewdpa.com) and Debtor shall not be entitled to rely upon CM/ECF or United States Mail for service of this *Order* on the Chapter 13 Trustee. The Debtor's Certificate of Service shall reflect upon service the above identified email address



United States Bankruptcy Court  
JST

Case administrator to serve:  
Debtor  
Counsel for the Debtor  
[Counsel for the Creditor]  
Ronda J. Winneccour, Esq., Ch. 13 Trustee

FILED  
7/2/18 1:53 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Cheryl A. Bach  
 Debtor

Case No. 18-20766-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 2

Date Rcvd: Jul 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2018.

db +Cheryl A. Bach, 5836 Shirley Drive, Bethel Park, PA 15102-3314  
 14783705 +Bank of America, 7105 Corporate Drive, Plano, TX 75024-4100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 04, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor The Bank of New York Mellon Trust Company, N.A. FKA The Bank of New York Trust Company N.A. successor in interest to JPMorgan Chase Bank, N.A. as Trustee for the Residential Asset Mortgage Products, I bkgroup@kmllawgroup.com  
 Michael C. Eisen on behalf of Debtor Cheryl A. Bach attorneyeisen@yahoo.com, aarin96@hotmail.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Ronda J. Winnecour cmeccf@chapter13trusteeewdpa.com  
 S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 5